

**Department of Personnel Administration
Memorandum**

TO: Personnel Management Liaisons (PML)

SUBJECT: Long Term Disability Insurance Open Enrollment for Excluded Employees	REFERENCE NUMBER: 2006-027
DATE ISSUED: 08/08/06	SUPERSEDES:

This memorandum should be forwarded to:

**Personnel Officers
Personnel Transactions Supervisors
Personnel Transactions Staff**

FROM: Department of Personnel Administration
Benefits Division

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Open enrollment for the Long Term Disability (LTD) Insurance Plan for excluded employees will be held from ***October 2, 2006 through November 3, 2006***. This memo provides information on the eligibility criteria, effective dates of coverage, and the various communication methods that will be used to provide open enrollment information to eligible employees.

Eligibility Criteria

An employee must be permanent or probationary, excluded from collective bargaining, have a time base of half-time or greater, and have one of the following designations:

- Managerial (M, E59, E79, E99)
- Supervisory (S, E48, E58, E68, E78, E98)
- Confidential (C, E97)
- Excluded/Exempt (E88, E89, E92)
- E01 through E21, E67, E77

Employees on limited-term appointments who otherwise meet the eligibility criteria may enroll in the LTD plan only if they have a mandatory right of return to a position that meets the above criteria. Excluded employees who are appointed to permanent-intermittent positions are not eligible.

Rank-and-file employees are not eligible for this insurance program.

Employee Communications

Eligible employees NOT currently enrolled in the LTD Program:

In **early September 2006**, the Department of Personnel Administration (DPA) will mail a notice of the upcoming open enrollment to the homes of approximately 30,000 eligible employees. The notice will include educational information from the plan's administrator, Standard Insurance Company (The Standard), on the need for LTD Insurance, and the upcoming open enrollment period. In **late September**, these employees will also receive an enrollment packet with a detailed plan brochure, enrollment instructions, and an enrollment form. In **mid-October**, a final reminder post card will be mailed to employees reminding them that the open enrollment period will end on **November 3**.

Employees currently enrolled in the LTD program:

In **mid-September**, DPA will mail a personalized letter announcing the open enrollment period for the plan to current enrollees. This letter will advise them on how they can make plan option changes and that enrollment forms can be obtained from their personnel office. For questions or additional information about the plan, employees should contact Standard Insurance Company at 1-888-641-7193.

The October issue of the "Benefits News," distributed by DPA to departmental personnel offices and employee organizations, will announce the open enrollment and provide program information. Please feel free to reproduce, distribute, or post this newsletter on bulletin boards or email notifications to notify your employees of the upcoming LTD open enrollment period. There will also be a global message on the **October 1, 2006**, paycheck stub reminding employees of the LTD open enrollment.

Completion of the LTD Enrollment Authorization Form

During open enrollment, enrollees are required to complete Sections A, B, and C of the LTD enrollment authorization form (SI7533D-643146), and submit the form to their departmental personnel office.

When personnel offices receive the enrollment form, they are responsible for verifying that the information is completed correctly in Sections B and C, completing Section D, and submitting the enrollment form to the State Controller's Office (SCO) by the dates indicated below.

Effective Date of Coverage

Completed enrollment forms (processed through personnel offices) received at SCO by **October 10** will provide coverage effective **November 1, 2006**. Forms received by the SCO from **October 11 through November 3** will provide coverage effective **December 1, 2006**. LTD forms received by SCO after **November 10, 2006** will be rejected. Appeals will be reviewed by DPA on a case-by-case basis.

LTD Plan Brochures and Enrollment Forms

To help minimize your workload during the LTD open enrollment, The Standard will be the primary contact for the distribution of plan information and enrollment forms. However, a small number of employees may contact you directly for LTD information and forms. Please ensure that you have an adequate supply of brochures and forms. You may call Standard Insurance Company at 1-888-641-7193 to order a supply of LTD forms (SI7533D-643146) and brochures (SI10386-643146).

If employees have questions you cannot answer, please direct them to The Standard's dedicated website at www.standard.com/mybenefits/california or the toll-free customer service line at 1-888-641-7193.

Since the last open enrollment for this plan was conducted in **February 2005**, we anticipate a great deal of interest from eligible employees. We appreciate your help informing employees about the LTD plan and the open enrollment.

If you have questions about this memo, please contact Susan Wong at (916) 324-0533/Calnet 454-0533.

/s/Greg Beatty

Greg Beatty, Acting Chief
Benefits Division